B I (Official Form CASO						9 13:23:45	Desc M	lain	
	United States B	ankruptcy OQ QUIT	nent	Page 1 c	ть		Voluntary Pet	ition	
Name of Debtor (if indivi-	dual, enter Last, First, Midd			Name of Jo	int Debtor (Spouse) (Last, Fir	st, Middle):		· ·
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (150? Exst. Chicago Illi	(No. and Street, City, and St 5351 # 187	80615		Street Addr	ess of Joint	Debtor (No. and S	treet, City, and	State):	
County of Residence or of	the Principal Place of Busin	ZIP CODE		County of R	esidence or	of the Principal P	lace of Business	ZIP COD	Ē
COOK	r (if different from street add				County of Residence or of the Principal Place of Business: Mailing Address of Joint Debtor (if different from street address):				
	.			Maning / tu	21033 01 3011	it Deoloi (ii differ	ent from street i	uuress):	
ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above)				ZIP CODE					
Type o	f Debtor	Natur	e of Busine	one	 	Ch., to CD.		ZIP CODE	
(Form of O	one box.)	(Check one box.)	t or busin	cas		Chapter of Bar the Petition	is Filed (Check		ich
Individual (includes . See Exhibit D on page Corporation (includes Partnership Other (If debtor is no	Joint Debtors) se 2 of this form.	Clearing Bank		e as defined in	0 0	hapter 13	Chapter 15 Recognitic Main Proc Chapter 15 Recognitic Nonmain I	on of a Forceding Petition for of a Force	rign or
				Nature of Debts (Check one box.)					
		Tax-E. (Check bo Debtor is a tall under Title 20 Code (the Inter	able.) organization iited States	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose." Debts are primarily business debts. business debts.					
	Filing Fee (Check one box.)				Chapter 11 Debtors Check one box:				
Full Filing Fee attache	Full Filing Fee attached.				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if:					not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			insiders	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes:					
			:	A plan i	s being filed nees of the p	I with this petition plan were solicited ordance with 11 U.	prepetition from	n one or m	ore classes
Statistical/Administrative								THIS SPA	CE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,000- 5,001- 10,001- 25,001- 50,001- Over 5,000 100,000 25,000 50,000 100									
	00-199 200-999 :	1,000- 5,000 10,000		,001- 25] ,001- ,000	50,001- 100,000	Over 100,000	2 7 2009	ARDNER, P A.
\$50,000 \$100,000 \$5	Î00,001 to \$500,001	\$1,000,001 \$10,000 o \$10 to \$50 million million	to \$	\$100 to	00,000,001 \$500 Hion	\$500,000,001 to \$1 billion	Morraha S1 bands	100	KENNETH S. G PS RE
	00,001 to \$500,001 \$ 500,000 to \$1 to	1,000,001 \$10,000, 0 \$10 to \$50 nillion million	,001 \$ 50	0,000,001 \$10 3100 to 3	00,000,001 \$500 lion	\$500,000,001 to \$1 billion	More than \$1 billion		ANU Z

B 1 (Official For	_ന റ്റുള്ള ₎ 09-40359 Doc 1 Filed 10/27/09	Entered 10/27/09 13:23:45	Desc Main Page 2		
Voluntary Peti (This page must	ition DOCUMENT t be completed and filed in every case.)	Hage 2006 (Ps):			
	All Prior Bankruptcy Cases Filed Within Last 8 Y				
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil				
		Case Number:	Date Filed:		
District:		Relationshíp:	Judge:		
	Exhibit A	Exhibit B			
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. If further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
	Exhibit		/		
Does the debtor	own or have possession of any property that poses or is alleged to pose		hiin kanluka aya Gar O		
		a threat of illiminical and identifiable narm to pu	one nearth or safety?		
i	Exhibit C is attached and made a part of this petition.				
No.					
	Exhibit	D			
(To be compl	leted by every individual debtor. If a joint petition is filed	l, each spouse must complete and attac	h a separate Exhibit D.)		
	Exhibit D completed and signed by the debtor is attached and made a part of this petition.				
If this is a join	nt petition:				
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue					
(Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding {in a federal or state court} in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
		(Address of landlord)			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

Case 09-40359 Doc 1 Filed 10/2			Desc Main	
B I (Official Form) I (1/08) DOCUM	ent	Page 3 of 6	Page 3	
Voluntary Petition		Name of Debtor(s):		
(This page must be completed and filed in every case.)	St4			
Signature(s) of Debtor(s) (Individual/Joint)	Signat	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petitic and correct. [If petitioner is an individual whose debts are primarily consumer debts chosen to file under chapter 7] I am aware that I may proceed under chapter or 13 of title 11, United States Code, understand the relief available under exchapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the pehave obtained and read the notice required by 11 U.S.C. § 342(b).	and has 7, 11, 12 ach such	I declare under penalty of perjury that the infor and correct, that I am the foreign representative and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter Certified copies of the documents required.	te of a debtor in a foreign proceeding to a debtor in a foreign proceeding to a factor of title 11, United States Code. The state of th	
I request relief in accordance with the chapter of title 11, United State specified in this petition. X Signature of Jebbor		Pursuant to 11 U.S.C. § 1511, I request relichapter of title 11 specified in this petition, order granting recognition of the foreign m X (Signature of Foreign Representative)	A certified copy of the	
X Signature of Joint Debtor 77350377// Telephone Number (if not represented by attorney) 10.27.09 Date	-	(Printed Name of Foreign Representative) Date		
Signature of Attorney*		Signature of Non-Attorney Bankr	uptcy Petition Preparer	
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the inform in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)		I declare under penalty of perjury that: (1) I a defined in 11 U.S.C. § 110; (2) I prepared this oprovided the debtor with a copy of this docum required under 11 U.S.C. §§ 110(b), 110(b) guidelines have been promulgated pursuant to 1 fee for services chargeable by bankruptcy petitinotice of the maximum amount before preparing or accepting any fee from the debtor, as required attached. Printed Name and title, if any, of Bankruptcy Social-Security number (If the bankruptcy pattern of the bankruptcy petition preparer.) Address	document for compensation and havenent and the notices and information, and 342(b); and, (3) if rules of 1 U.S.C. § 110(h) setting a maximum on preparers, I have given the debto g any document for filing for a debto d in that section. Official Form 19 is by Petition Preparer petition preparer is not an individual ideer, principal, responsible person of (Required by 11 U.S.C. § 110.)	
- ` ` *				
I declare under penalty of perjury that the information provided in this petition and correct, and that I have been authorized to file this petition on behalf debtor. The debtor requests the relief in accordance with the chapter of title 11, United Code, specified in this petition.	of the States	Date Signature of bankruptcy petition preparer or officerature whose Social-Security number is provided	cer, principal, responsible person, or	
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	N in in	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	th	bankruptcy petition preparer's failure to compl ne Federal Rules of Bankruptcy Procedure may oth. 11 U.S.C. § 110; 18 U.S.C. § 156.	y with the provisions of title 11 and result in fines or imprisonment or	

B ID (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Malgrette Therigen	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- In 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/08) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.):
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: X By Date: 10-27-09

JP Morgan Chase Bank, NA Formerly Wallu (Hone Loans) Formerly Wallu (Hone Loans) P.O. BOX 100576 P.O. BOX 100576 Florence, SC 29502-0576 Florence, SC 29502-0576 966 926-8937